

CLAIMS

1. A trade finance automation system, comprising:

5 a credit-limits database for providing certain accounts receivable financing limit information related to a particular pre-qualified buyer of a manufacturer, trader, or exporter;

10 an invoice data entry system that accesses the credit-limits database and flags an individual invoice to said particular pre-qualified buyer according to credit limits and accounts receivable financing limits information; and

15 an accounts receivable database connected to receive said individual invoice; wherein, if said individual invoice in the accounts receivable database meets various criteria and is sold to or financed by a financial institution, the credit-limits database is automatically adjusted to reflect an open account to said particular pre-qualified buyer.

2. The system of Claim 1, wherein said certain accounts receivable comprise credit insurance accounts;

20 wherein said credit limits comprise insurance policy limits; and

wherein said various criteria comprise said credit insurance policy criteria.

25 3. The system of claim 2, wherein invoices are tested to assure compliance with the terms and conditions of an insurance policy whether or not the invoices are purchased or financed.

4. The system of Claim 1, wherein said credit limits comprise limits defined by financing agreements with financial institutions ; and

30 wherein said various criteria comprise criteria defined by said financing agreements.

5. The system of Claim 1, wherein said invoice data entry system inputs, sorts, and processes data provided in various formats to convert said data into a system format; and

wherein said invoices and data entry system optionally extracts said data from a data source.

- 5 6. The system of claim 1, wherein:
 the credit-limits database is updated with information provided by a credit insurance underwriter, and/or by a commitment to finance said particular pre-qualified buyer by said financial institution.
- 10 7. The system of claim 1, further comprising:
 a filter for providing a user selection of which of any individual invoices are to be the subject of a sale or financing to said financial institution.
- 15 8. The system of claim 1, further comprising:
 a reports generator for providing particular information regarding any information stored in the accounts receivable database.
- 20 9. The system of claim 1, further comprising:
 a payments and credits utility connected to the accounts receivable database and the credit-limits database for providing a collection record and remittance to said financial institution whenever a payment is received from said particular pre-qualified buyer for said individual invoice in the accounts receivable database.
- 25 10. The system of claim 1, wherein:
 the credit-limits database can be maintained at an Internet server site which is remote from said manufacturer, trader, or exporter and that is accessed via the Internet with a browser.
- 30 11. The system of claim 1, wherein:
 the invoice data entry system can be maintained at an Internet server site which is remote from said manufacturer, trader, or exporter and that is accessed via the Internet with a browser.

12. The system of claim 1, wherein:

the accounts receivable database can be maintained at an Internet server site which is remote from said manufacturer, trader, or exporter and that is accessed via the Internet with a browser.

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13. The system of claim 1, wherein:

the credit-limits database, the invoice data entry system, and the accounts receivable database can all be maintained at an Internet server site which is remote from said manufacturer, trader, or exporter and that is accessed via the Internet with a browser.

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14. A client/server multi-user trade finance system for assisting manufacturers, traders, and exporters in providing key trade finance information to credit insurance underwriters, insurance brokers, and financial institutions that have extended accounts receivable financing, comprising:

a manufacturer/trader/exporter and buyer information database, a credit limits information database, an invoice/shipments editor, an accounts receivable payments and adjustments input system, an eligible invoice filter, a remittances manager, and a report generator;

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wherein, after a manufacturer/trader/exporter prearranges a credit insurance policy with a credit insurance underwriter and/or financing arrangement with a financial institution, the trade finance system provides realtime rule-checking of invoices according to policy/ financing agreement, buyer, and destination country limits, and as collections are received credit capacity is freed up for particular policies, buyers, and destination countries. Remittances are immediately sent to said financial institution.

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15. An Internet-based trade finance automation system, comprising:

an Internet server based on a database engine with a plurality of stored procedures and a data repository;

a credit-limits database included in said data repository for providing certain accounts receivable financing limit information related to a particular pre-qualified buyer of a manufacturer, trader, or exporter;

5 an invoice data entry system included as one of said stored procedures and that accesses the credit-limits database and flags an individual invoice to said particular pre-qualified buyer according to said accounts receivable financing limit information; and

10 an accounts receivable database included in said data repository connected to receive said individual invoice;

15 wherein, if said individual invoice in the accounts receivable database meets the credit insurance policy/financing agreement criteria and is sold to or financed by a financial institution, the credit-limits database is automatically adjusted to reflect an open account to said particular pre-qualified buyer.

16. The system of claim 15, wherein a user's PC communicates with a centralized server over an Internet connection and uses a combination of HTML, browser-resident programs using ActiveX, Active Document, Java, or similar technical platforms and stand-alone utilities that are installed on the user's PC so new versions of an interface program can be automatically downloaded from the centralized server over said Internet connection.

17. The system of claim 15, wherein a database engine is installed on a user's PC and a central server includes a data repository, and an Internet connection, and client data can be uploaded to the central server and thereafter passed to financial institutions and underwriters.

18. The system of claim 15, wherein a primary Web location is connected to a fall-back secondary location via a point-to-point connection so data synchronization can be constantly provided, and a web-site availability monitor allows an adjustment 30 of routing tables associated with a primary logon web-site presence, and a primary web-server responds to client logons and directs traffic and interactions with one of several primary client servers 616-618 physically located nearby.

19. The system of claim 18, further wherein a fall-back logon web-site presence is physically associated with several fallback servers, and said point-to-point connection allows the primary logon web-site presence to directly access the fallback servers.

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20. The system of claim 19, further wherein said point-to-point connection allows the fallback logon web-site presence to directly access the primary client servers.

21. The system of claim 20, further comprising:

10 a fallback web-site availability monitor that allows an adjustment of routing tables associated with the fallback logon web-site presence.

22. The system of claim 20, wherein as any primary server becomes unavailable, clients are automatically redirected to a matching backup server.

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